

Your 2024 Kaiser Permanente FEHB Guide to Medicare

Get lower copays and extra benefits without increasing your FEHB monthly premium






Get the most out of your FEHB coverage


This guide is designed for Federal Employee Health Benefits (FEHB) Program members who are, or soon will be, eligible for Medicare. This guide will help you understand your options so you can choose the coverage that’s right for you.¹


Add a Kaiser Permanente Medicare health plan to your FEHB plan to get lower copayments and additional benefits without increasing your FEHB premium. Most importantly, some plans offer reimbursement for your entire Medicare Part B premium.

This guide will also provide tools and tips to make enrollment simple.

2024 Senior Advantage Benefit Highlights

 Part B premium reimbursement of up to **\$200** a month

 Lower copays

 Extras to keep you healthy, like the Silver&Fit[®] fitness program²

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If you have questions or are ready to enroll, our Kaiser Permanente Medicare specialists are here for you. Call one of our Kaiser Permanente Medicare specialists at **1-877-547-4909** (TTY **711**), Monday through Friday, 6 a.m. to 7 p.m. (PT)

The 4 parts of Medicare

PART A	PART B
<p>Hospital insurance</p> <ul style="list-style-type: none"> • Inpatient care • Skilled nursing facility care • Home health care <p>You pay no premium if you or your spouse paid Medicare taxes for at least 10 years while working.</p>	<p>Medical insurance</p> <ul style="list-style-type: none"> • Services from doctors and other health care providers • Outpatient care • Durable medical equipment <p>You pay a monthly premium.*</p>
PART C	PART D
<p>Medicare Advantage</p> <p>A Medicare-approved plan from a private company that offers an alternative to Original Medicare for your health and drug coverage.</p> <p>Bundles Part A, Part B, and usually Part D.</p>	<p>Prescription drug coverage</p> <p>Helps cover the cost of prescription drugs, including many recommended shots or vaccines.</p>

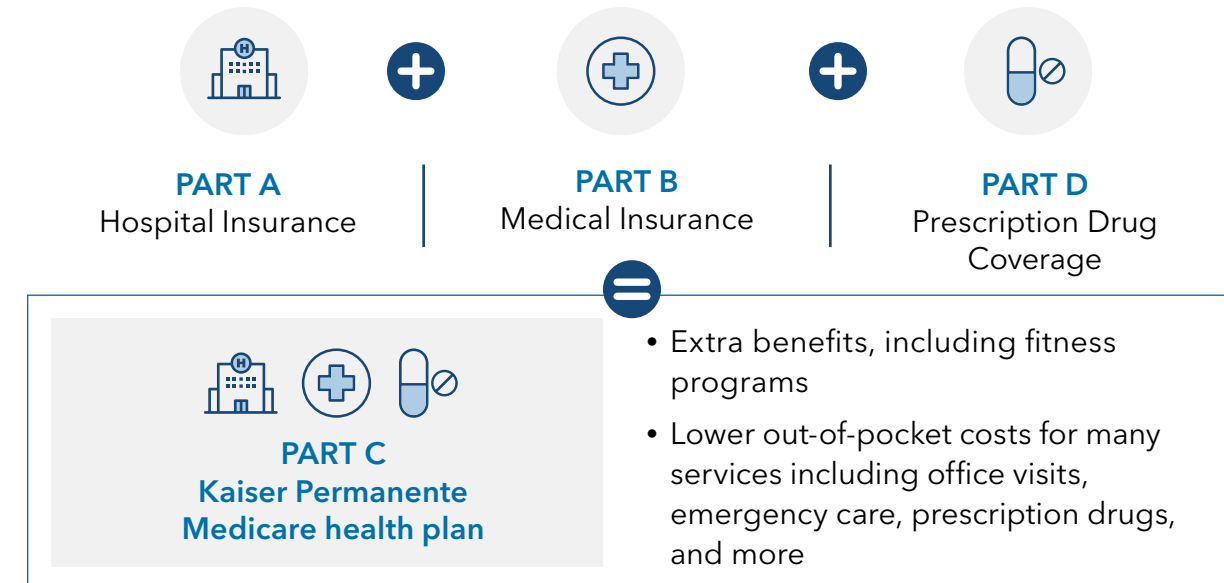
ADDITIONAL MEDICARE NOTES

- Original Medicare includes Medicare Part A (hospital insurance) and Medicare Part B (medical insurance) and is provided by the U.S. government as a federal health insurance program.
- With Original Medicare alone, you will pay deductibles and coinsurance for most services.
- Medicare Advantage plans (Part C) offer all the benefits of Original Medicare PLUS extra benefits like fitness programs. Some plans even pay for some or all of your Part B premium.

*Kaiser Permanente offers Part B premium reimbursement with some plans.

The basics: Kaiser Permanente Senior Advantage for Federal Members (HMO)

A Kaiser Permanente FEHB Medicare health plan combines all your coverage into one simple plan and offers additional benefits like Part B premium reimbursement.



PART B PREMIUM REIMBURSEMENT

- With a qualifying plan,* Kaiser Permanente will reimburse you for your Part B premium, up to \$200 per month. This covers what most people pay, including late enrollment penalties (LEP) and income related monthly adjustment amount (IRMAA). This benefit is not taxable as it is paid from a health reimbursement account (HRA).
- Most people pay the standard Part B premium, which was \$164.90 per month in 2023. There are 2 circumstances which will make this premium higher:
 1. Late enrollment: If you didn't sign up for Part B when you were first eligible, your monthly premium for Part B would be 10% higher for each full 12 months in the period that you could have had Part B but didn't sign up for it.
 2. Higher income: If your income in 2023 was greater than \$97,000 if you file individually or \$194,000 if you're married and file jointly, you may pay an Income Related Monthly Adjustment Amount (also known as IRMAA) for Parts B and D.

NOTE: As your income adjusts in retirement, so does your IRMAA.

Part B reimbursement: All FEHB health plans are encouraged to offer attractive and competitive benefits to enhance Medicare coverage for Federal retirees. Our Medicare plans support this goal by offering lower cost-sharing, additional benefits, and Part B premium reimbursement benefit so you get the most of your FEHB and Medicare coverage.

*Senior Advantage 2 (HMO) for High or Standard Option.

The key 3: Benefits of Kaiser Permanente Senior Advantage for Federal Members (HMO)

CARE WITHOUT COMPROMISE
<ul style="list-style-type: none"> You get all the benefits of your FEHB coverage and more, without increasing your FEHB premium Your FEHB benefits are enhanced by enrolling in a Medicare Advantage plan (which includes hospital, doctor, and prescription drug coverage) Continue to receive the same great care from your Kaiser Permanente doctors that you have on your current FEHB plan
ENHANCED BENEFITS
<ul style="list-style-type: none"> Extra benefits to help you thrive that are not included with Original Medicare. Medicare Part B premium reimbursement* pays you back for the cost of Medicare Part B, up to \$200 per month. This covers what most people pay, including Late Enrollment Penalties (LEP) and Income Related Monthly Adjustment Amount (IRMAA). Lower copays Lower costs for some prescription drugs No deductibles
PREVENTIVE CARE
<ul style="list-style-type: none"> The Silver&Fit® Healthy Aging and Exercise Program is designed to support your healthy aging journey. You can exercise at a fitness center, join classes and events from home, and access personalized resources to enhance your well-being.² No additional costs for preventive services like your yearly checkup, mammograms, prostate exams, flu shots, and cholesterol tests

*Senior Advantage 2 (HMO) for High or Standard Option.

Senior Advantage choices for FEHB members

- As a Federal enrollee, you get to choose the Senior Advantage plan that best fits your health and wellness goals.
- If you are also covering dependent(s) that are not Medicare eligible, they will remain enrolled in the commercial plan.
- The chart on pages 10-11 has more details in a side-by-side summary for all options.

High Option		Standard Option	
Senior Advantage 1	Senior Advantage 2	Senior Advantage 1	Senior Advantage 2
<ul style="list-style-type: none"> Lower copays for primary and specialty care office visits, outpatient surgery, inpatient hospital care, emergency care, urgent care, and some prescription drugs Silver&Fit® fitness program at no extra charge² Lower out-of-pocket maximum 	<ul style="list-style-type: none"> Up to \$2,400 reimbursement each year (up to \$200 each month) for your Medicare Part B premium Lower copays for primary and specialty care office visits, outpatient surgery, inpatient hospital care, emergency care, and urgent care Silver&Fit® fitness program at no extra charge² Lower out-of-pocket maximum 	<ul style="list-style-type: none"> Lower copays for primary and specialty care office visits, outpatient surgery, inpatient hospital care, emergency care, urgent care, and some prescription drugs Silver&Fit® fitness program at no extra charge² No deductible Lower out-of-pocket maximum 	<ul style="list-style-type: none"> Up to \$2,400 reimbursement each year (up to \$200 each month) for your Medicare Part B premium Lower copays for primary and specialty care office visits, outpatient surgery, inpatient hospital care, emergency care, and urgent care Silver&Fit® fitness program at no extra charge² No deductible Lower out-of-pocket maximum
Prosper - Senior Advantage			
<ul style="list-style-type: none"> Silver&Fit® fitness program at no extra charge² No deductible Lower out-of-pocket maximum 			

2024 FEHB plan options and premiums

When you become eligible for Medicare, you may be able to change your current plan option. There are 2 ways to learn more about making enrollment changes outside of Open Season:

- Go to [opm.gov](https://www.opm.gov).
- Contact your employing agency or retirement office.

Enrolling in Senior Advantage for Federal Members does not change your FEHB premium. **Active employees and retirees pay the same amount.** The FEHB premium share you currently pay is listed in the table below.

Your Premium Share*		High Option	Standard Option	Prosper
Self Only	Biweekly	\$120.37	\$86.65	\$50.66
	Monthly	\$260.80	\$187.75	\$109.77
Self Plus One	Biweekly	\$298.44	\$209.80	\$108.93
	Monthly	\$646.62	\$454.57	\$236.01
Self and Family	Biweekly	\$238.76	\$199.07	\$125.65
	Monthly	\$517.31	\$431.33	\$272.24

Enrollment Code**	High Option	Standard Option	Prosper
Self Only	571	574	AM1
Self Plus One	573	576	AM3
Self and Family	572	575	AM2

*These rates do not apply to all enrollees. If you are in a special enrollment category, please refer to the FEHB Program website or contact the agency or Tribal Employer which maintains your health benefits enrollment. You must continue to pay the Medicare Part B premium to remain in the Kaiser Permanente Medicare health plan. Self Plus One enrollees covering themselves and one other eligible family member may choose either the Self Plus One or Self and Family enrollment type, whichever has a lower premium. You should decide which enrollment type is best for you.

**To sign up or change options, find your enrollment code in the chart above. Then, visit [opm.gov](https://www.opm.gov) to enroll online or contact your employing agency or retirement office for next steps and other information. These are highlights of the FEHB enrollment process. Please refer directly to [opm.gov](https://www.opm.gov) and your employing agency or retirement office for FEHB coverage effective dates, enrollment procedures and deadlines, and other information.

You can enroll in Kaiser Permanente Senior Advantage for Federal Members if you have Medicare Parts A and B and are an FEHB Kaiser Permanente member.



Senior Advantage for Federal Members (HMO)

Enrolling in Senior Advantage for Federal Members does not change your FEHB premium.

See page 8 for your premium share.

2024 Benefits and Services	High Option		
	Without Medicare	Senior Advantage 1	Senior Advantage 2
Deductible	None	None	None
Outpatient services			
Preventive care	\$0	\$0	\$0
Telehealth	\$0	\$0	\$0
Primary care office visit	\$20 (\$0 for children through age 17)	\$0	\$15 (\$0 for children through age 17)
Specialty care office visit	\$30	\$0	\$15
Most lab tests/X-rays	\$10/\$15	\$0	\$0
Chiropractic, acupuncture, naturopathic, and massage services	\$20 (\$25 for massage)	\$20 (\$25 for massage)	\$20 (\$25 for massage)
Hospital services			
Outpatient surgery	\$100	\$0	\$50
Inpatient hospital	\$250/\$0 for maternity	\$0	\$200/\$0 for maternity
Emergency and urgent care			
Urgent care	\$35	\$0	\$30
Emergency care	\$150	\$60	\$75
Ambulance	\$100	\$75	\$100
Prescription drugs**†			
Generic	\$15	\$15	\$15
Preferred brand	\$40	\$30	\$40
Nonpreferred brand	\$60	\$50	\$60
Specialty	\$100	\$100	\$100
Eyewear allowance (every 24 months)	\$150	\$150	\$150
Additional Senior Advantage benefits			
Fitness membership	Not covered	Silver&Fit®	Silver&Fit®
Part B reimbursement	None	None	Up to \$200 per month
Out-of-Pocket Maximum	\$5,000	\$600	\$1,000

*Deductible applies. **Copayments are for a 30-day supply at Kaiser Permanente pharmacies. You pay only 2 copays for up to a 90-day supply for most drugs through Kaiser Permanente's mail-order program. †Plan providers determine the drug that is medically necessary. If you request another drug, you pay prices charged to members for noncovered drugs. Some drugs may not be eligible for mail-order delivery. For certain drugs, you can get prescription refills mailed to you through our Kaiser Permanente mail-order pharmacy. You should receive them within 3-5 days. If not, please call **1-800-548-9809 (TTY 711)**.

Notes:

- Deductible and out-of-pocket maximum amounts are per person, but no more than 2 times per family.
- Telehealth options include video, phone, email, and more.

2024 Benefits and Services	Standard Option			Prosper	
	Without Medicare	Senior Advantage 1	Senior Advantage 2	Without Medicare	Senior Advantage
Deductible	\$150	None	None	\$300	None
Outpatient services					
Preventive care	\$0	\$0	\$0	\$0	\$0
Telehealth	\$0	\$0	\$0	\$0	\$0
Primary care office visit	\$25 (\$0 for children through age 17)	\$5 (\$0 for children through age 17)	\$20 (\$0 for children through age 17)	\$10	\$10
Specialty care office visit	\$35	\$5	\$20	\$20	\$20
Most lab tests/X-rays	\$25/\$30	\$0	\$15	\$20*	\$20
Chiropractic, acupuncture, naturopathic, and massage services	\$25	\$25	\$25	\$20 (\$25 for massage)	\$20 (\$25 for massage)
Hospital services					
Outpatient surgery	\$150*	\$50	\$100	\$250*	\$250
Inpatient hospital	\$300*/\$0 for maternity	\$100/\$0 for maternity	\$225/\$0 for maternity	\$500*/\$250* for maternity	\$500/\$250 for maternity
Emergency and urgent care					
Urgent care	\$40	\$10	\$35	\$30	\$30
Emergency care	\$125*	\$60	\$120	\$200*	\$120
Ambulance	\$125*	\$75	\$125	\$200*	\$200
Prescription drugs**†					
Generic	\$15	\$15	\$15	\$10	\$10
Preferred brand	\$50	\$40	\$40	\$50	\$50
Nonpreferred brand	\$70	\$60	\$60	40% up to \$350	40% up to \$350
Specialty	\$150	\$150	\$150	40% up to \$500	40% up to \$500
Eyewear allowance (every 24 months)	\$150	\$150	\$150	Not covered	Not covered
Additional Senior Advantage benefits					
Fitness membership	Not covered	Silver&Fit®	Silver&Fit®	Not covered	Silver&Fit®
Part B reimbursement	None	None	Up to \$200 per month	None	None
Out-of-Pocket Maximum	\$6,000	\$750	\$2,000	\$7,000	\$3,000

- High Option Senior Advantage 1 or 2 members pay a 10% coinsurance, Standard Option Senior Advantage 1 or 2 members pay a 15% coinsurance and Prosper Senior Advantage members pay a 20% coinsurance after the deductible for drugs administered in connection with your outpatient care.
- You pay all charges over \$1,000 for chiropractic, acupuncture, naturopathic, and massage therapy per calendar year. Massage therapy is also limited to 12 visits.
- Silver&Fit® is a federally registered trademark of American Specialty Health, Inc.

This is a summary of the features of the Kaiser Permanente health plan, including Kaiser Permanente Senior Advantage for Federal Members. Before making a final decision, please read the Federal Employees Health Benefits (FEHB) brochure RI 73-004. All benefits are subject to the definitions, limitations, and exclusions set forth in the FEHB brochure and the Kaiser Permanente Senior Advantage for Federal Members *Evidence of Coverage*.

3 steps to learn more and enroll

- 1 Attend a FREE⁴ online seminar.
Register for a live webinar presented by Kaiser Permanente's FEHB Medicare team to hear about the exclusive Medicare health plan benefits available only to FEHB members. You'll also learn about the next steps you need to take, get resources to help you enroll, and have the opportunity to ask questions that are important to you.

Webinar meetings are available online to meet your busy schedule. You can also watch an on-demand webinar anytime that works for you.



Scan the QR code with your smartphone's camera or visit kp.org/fedsmedicare to RSVP for an online webinar.

For a full list of benefit changes, refer to the FEHB plan brochure RI 73-004 and Kaiser Permanente Medicare *Evidence of Coverage*.

- 2 Determine when you can enroll (details on the following page).
- 3 Go to kp.org/feds and enroll online or call us at **1-877-547-4909** (TTY **711**) to speak with a Medicare specialist. Monday through Friday, 6 a.m. to 7 p.m. (PT).



When to enroll

Initial Enrollment Period



You can first sign up for Part A and/or Part B during the 7-month period that begins 3 months before the month you turn 65, includes the month you turn 65, and ends 3 months after the month you turn 65.

General Enrollment Period



If you do not sign up for Part A and Part B when you're first eligible, you can sign up between January 1 and March 31. When you sign up during this period, your coverage starts the first day of the month after you sign up.

Special Enrollment Period (SEP)



If you continue to work past age 65 and have delayed your enrollment in Medicare Parts A and B, you have up to 8 months from the date you retired to enroll in Medicare Parts A and B to avoid a late enrollment penalty.

If you already have Medicare Parts A and B, you can enroll in a Senior Advantage plan for FEHB members today. There's no need to wait for Open Season.

Helpful resources

To help better understand your choices and options, here are some helpful resources:

Medicare

To learn more about Medicare coverage or enrollment periods or to ask a general question about Medicare, go to medicare.gov or call **1-800-633-4227**, 24 hours a day, 7 days a week. TTY users, call **1-877-486-2048**.

Social Security

To get more information about your Medicare eligibility, sign up for Part A and/or B, or determine your Part B premium, visit ssa.gov or call Social Security at **1-800-772-1213**, Monday through Friday, 8 a.m. to 7 p.m. TTY users, call **1-800-325-0778**.

Kaiser Foundation Health Plan of the Northwest

500 NE Multnomah St.
Suite 100
Portland, OR 97232

If you have questions or are ready to enroll, call one of our Kaiser Permanente Medicare specialists at **1-877-547-4909** (TTY **711**), Monday through Friday, 6 a.m. to 7 p.m. (PT)

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1. If you are not on a Kaiser Permanente FEHB plan, go to kp.org/feds to learn more. **2.** The Silver&Fit program is provided by American Specialty Health Fitness, Inc., a subsidiary of American Specialty Health Incorporated (ASH). Silver&Fit is a trademark of ASH and used with permission herein. **3.** Kaiser Permanente offers Part B premium reimbursement with some plans. **4.** Free with no obligation to enroll.

Kaiser Permanente is an HMO plan with a Medicare contract. Enrollment in Kaiser Permanente depends on contract renewal. To join a Kaiser Permanente Medicare health plan, you must reside in the Kaiser Permanente Medicare health plan service area in which you enroll. Enrolling in a Kaiser Permanente Medicare health plan for Federal Members will not affect the benefits you receive through the Federal Employees Health Benefits (FEHB) Program, although the network and other rules of Medicare may apply. FEHB Program coverage is described in FEHB brochure RI 73-004.